

DECLARATION

We hereby declare that:

Our residence, mailing address, and citizenship are as stated below next to our names;

We verily believe that we are the original inventors of the invention or discovery entitled METHOD AND SYSTEM OF CHARITABLE FUNDRAISING AND SOCIALLY RESPONSIBLE INVESTMENT INVOLVING LIFE INSURANCE PRODUCTS, which is described and claimed in the specification filed herewith and accorded Serial No. 10/692,219.

We acknowledge our duty to disclose information that is material to the examination of the application in accordance with 37 C.F.R. § 1.56(a);

We have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

We hereby declare that all statements made herein of our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

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Signature of Second Inventor: (Date: September 26, 2005)